

Information to identify the case:

Debtor 1	Jewel Barnat	Social Security number or ITIN xxx-xx-4583
	First Name Middle Name Last Name	
Debtor 2 (Spouse, if filing)	 First Name Middle Name Last Name	EIN -----
		Social Security number or ITIN -----
		EIN -----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 21-21584-JAD		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jewel Barnat

11/10/21

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jewel Barnat
Debtor

Case No. 21-21584-JAD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin

Page 1 of 3

Date Rcvd: Nov 10, 2021

Form ID: 318

Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 12, 2021:

Recip ID	Recipient Name and Address
db	+ Jewel Barnat, 1750 Pierce Street, Aliquippa, PA 15001-1910
15392906	+ Eastern Revenue Inc, 601 Dresher Rd, Horsham, PA 19044-2238
15400259	+ Law office of Edwin A. Abrahamsen, 120 N Keyser Avenue, Scranton, PA 18504-9701
15392909	+ Macys/dsnb, Po Box 6789, Sioux Falls, SD 57117-6789
15400261	+ Michael Ratchford, Esq., 1729 Pittston Avenue, Scranton, PA 18505-4794
15400264	+ Select Portfolio Servicing, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007
15392911	+ Select Portfolio Svcin, 10401 Deerwood Park Blvd, Jacksonville, FL 32256-5007
15400267	UPMC, PO Box 3718472, Pittsburgh, PA 15250-7842
15400266	+ Unifund, 10625 Techwoods Circle, Cincinnati, OH 45242-2846

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Nov 11 2021 04:38:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 10 2021 23:40:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 11 2021 04:38:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 10 2021 23:40:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: kburkley@berNSTeinlaw.com	Nov 10 2021 23:40:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+ EDI: RECOVERYCORP.COM	Nov 11 2021 04:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15392900	EDI: BANKAMER.COM	Nov 11 2021 04:38:00	Bank Of America, Po Box 982238, El Paso, TX 79998
15392901	+ EDI: CAPITALONE.COM	Nov 11 2021 04:38:00	Capital One, N.a., Po Box 31293, Salt Lake City, UT 84131-0293
15392902	+ EDI: CITICORP.COM	Nov 11 2021 04:38:00	Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15392903	+ Email/Text: bankruptcy@clearviewfcu.org	Nov 10 2021 23:40:00	Clearview Federal Cu, 8805 University Blvd, Coraopolis, PA 15108-4212
15392904	EDI: DISCOVER.COM	Nov 11 2021 04:38:00	Discover Bank, Po Box 30954, Salt Lake City, UT

District/off: 0315-2

User: admin

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			84130
15392905	+ EDI: DISCOVER.COM	Nov 11 2021 04:38:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
15392907	+ Email/Text: bankruptcy@huntington.com	Nov 10 2021 23:40:00	Huntington National Ba, Po Box 1558, Columbus, OH 43216-1558
15400252	EDI: JPMORGANCHASE	Nov 11 2021 04:38:00	Chase, Po Box 15298, Wilmington, DE 19850
15392908	EDI: JPMORGANCHASE	Nov 11 2021 04:38:00	Jpmcb Card, Po Box 15369, Wilmington, DE 19850
15392910	Email/Text: Bankruptcy.Notices@pnc.com	Nov 10 2021 23:39:00	Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA 15230
15400262	+ Email/Text: ebn@vativrecovery.com	Nov 10 2021 23:40:00	Palisade Collection, 210 Sylvan Ave, Englewood Clif, NJ 07632-2524
15392912	+ EDI: RMSC.COM	Nov 11 2021 04:38:00	Syncb/ppc, Po Box 965005, Orlando, FL 32896-5005
15393337	+ EDI: RMSC.COM	Nov 11 2021 04:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		The Bank of New York Mellon, successor to The Bank
15400249	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank Of America, Po Box 982238, El Paso, TX 79998
15400250	*+	Capital One, N.a., Po Box 31293, Salt Lake City, UT 84131-0293
15400251	*+	Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15400253	*+	Clearview Federal Cu, 8805 University Blvd, Coraopolis, PA 15108-4212
15400254	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Bank, Po Box 30954, Salt Lake City, UT 84130
15400255	*+	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
15400256	*+	Eastern Revenue Inc, 601 Dresher Rd, Horsham, PA 19044-2238
15400257	*+	Huntington National Ba, Po Box 1558, Columbus, OH 43216-1558
15400258	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Jpmcb Card, Po Box 15369, Wilmington, DE 19850
15400260	*+	Macy's/dsnb, Po Box 6789, Sioux Falls, SD 57117-6789
15400263	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA 15230
15400265	*+	Syncb/ppc, Po Box 965005, Orlando, FL 32896-5005

TOTAL: 1 Undeliverable, 12 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 12, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 10, 2021 at the address(es) listed below:

Name	Email Address
Eric E. Bononi	bankruptcy@bononilaw.com pa69@ecfcbis.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Maria Miksich	on behalf of Creditor The Bank of New York Mellon successor to The Bank of New York, not in its individual capacity but solely as Trustee on behalf of the holders of the CIT Mortgage Loan Trust, 2007-1 Asset-Backed Certif mmiksich@kmillawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr.	on behalf of Debtor Jewel Barnat ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com

TOTAL: 5